Case 16-42745 Doc 55 Filed 04/01/19 En	tered 04/01/19 14:27:17 Main Document
Fill in this information to identify the case:	
Dorothea F Kincade-Terry	
ebtor 2	
pouse, if filing)	
nited States Bankruptcy Court for the: Eastern District of Missouri ase number _1642745	
ase number 1042140	
Official Form 410S1	
	1 0
Notice of Mortgage Payment C	hange 12/15
f the debtor's plan provides for payment of postpetition contractual indebtor's principal residence, you must use this form to give notice of a las a supplement to your proof of claim at least 21 days before the new	any changes in the installment payment amount. File this form
Name of creditor: Wells Fargo Bank, N.A.	Court claim no. (if known): 15
	Date of payment change:
	Must be at least 21 days after date of this notice 05/01/2019
	New total payment:
	Principal, interest, and escrow, if any \$\frac{913.14}{}
ast 4 digits of any number you use to dentify the debtor's account: 6 3 2 6	
Part 1: Escrow Account Payment Adjustment	
Yes. Attach a copy of the escrow account statement prepared in a for for the change. If a statement is not attached, explain why:	orm consistent with applicable nonbankruptcy law. Describe the basis
Current escrow payment: \$ 308.56	New escrow payment: \$ 280.70
Part 2: Mortgage Payment Adjustment	
Will the debtor's principal and interest payment change bas variable-rate account?	sed on an adjustment to the interest rate on the debtor's
 ✓ No ✓ Yes. Attach a copy of the rate change notice prepared in a form con attached, explain why: 	sistent with applicable nonbankruptcy law. If a notice is not
Current interest rate:%	New interest rate:%
Current principal and interest payment: \$	New principal and interest payment: \$
Part 3: Other Payment Change	
3 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	
3. Will there be a change in the debtor's mortgage payment	for a reason not listed above?
 ✓ No Yes. Attach a copy of any documents describing the basis for the (Court approval may be required before the payment change can take effect.) Reason for change: 	change, such as a repayment plan or loan modification agreement.
Current mortgage payment: \$	Now mortgage payment: \$

Part 4:	Sign Here				
The perso	on completing th	nis Notice must sign it.	. Sign and print y	our name and	your title, if any, and state your address and telephone number.
Check the	e appropriate bo	OX.			
🛭 la	m the creditor.				
□la	m the creditor's	authorized agent.			
	under penalty on, and reaso		iformation prov	ided in this c	laim is true and correct to the best of my knowledge,
/s/R	osemary Allen				Date04/01/2019
Signar	ture EN,ROSEMARY				VP Loan Documentation
Firs	st Name	Middle Name	Last Name		Title
Company	Wells Fargo Bar	nk, N.A.			
Address	MAC N9286-01	(
	Number	Street			-
	1000 Blue Genti	an Road			_
	Address 2				-
	Eagan		MN	55121-7700	
	City		State	ZIP Code	-
Contact -	.hana 800-274-	7025			NoticeOfPaymentChangeInquiries@wellsfargo.com
Contact p	mone				Email

Case 16-42745 Doc 55 Filed 04/01/19 Entered 04/01/19 14:27:17 Main Document UNITED STATES BANKRUPTCY COURT

Eastern District of Missouri

Chapter 13 No. 1642745 Judge: Barry S. Schermer

Dorothea F Kincade-Terry

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before April 02, 2019 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid

Dorothea F Kincade-Terry

237 New York St

Saint Louis MO 63122

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid

Jonathan Edward Brent

Attorney

462 N Taylor Ste 105

St. Louis MO 63108

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid

Diana S. Daugherty Chapter 13 Trustee P. O. Box 430908

St. Louis MO 63143

/s/Rosemary Allen

VP Loan Documentation Wells Fargo Bank, N.A. Pg 4 of 7

Escrow Review Statement

For informational purposes only

Statement Date: Loan number: **Property address:** 237 NEW YORK ST SAINT LOUIS MO 63122-7239



DOROTHEA F KINCADE-TERRY 237 NEW YORK ST SAINT LOUIS MO 63122-7239



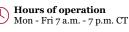
wellsfargo.com

Customer Service





Correspondence PO Box 10335 Des Moines, IA 50306





To learn more, go to: wellsfargo.com/escrow

We accept telecommunications relay service calls

PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the $loan\ and\ are\ provided\ for\ informational\ purposes\ only.$

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- Required Minimum Balance: The escrow account balance is projected to fall below the required minimum balance. This means there is a shortage.
- Payments: As of the May 1, 2019 payment, the contractual portion of the escrow payment decreases.

The escrow account has a shortage of \$31.07

Part 1 - Mortgage payment

Option 1

Pay the shortage amount over 12 months

	Previous payment through 04/01/2019 payment date	New payment beginning with the 05/01/2019 payment \$632.44		
Principal and/or interest	\$632.44			
Escrow payment	\$308.56	\$280.70		
Total payment amount	\$941.00	\$913.14		

Option 1: No action required

Starting May 1, 2019 the new contractual payment amount will be \$913.14

Option 2

Pay the shortage amount of \$31.07

Previous payment through New payment beginning with

	04/ 01/ 2019 payment date	the 05/ 01/ 2019 payment
Principal and/or interest	\$632.44	\$632.44
Escrow payment	\$308.56	\$278.11
Total payment amount	\$941.00	\$910.55

Option 2: Pay shortage in full

Starting May 1, 2019 the new contractual payment amount will be \$910.55

See Page 2 for additional details.



Note: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this coupon is being provided for informational purposes only. If your Chapter 13 plan calls for your Chapter 13 Trustee to make the on-going post-petition mortgage payments, please contact your attorney or the Trustee's office before directly sending any amounts relating to this escrow shortage

DOROTHEA F KINCADE-TERRY

If you choose to pay the shortage in full as referenced in Option 2, detach this coupon and mail it along with a check for \$31.07 to the address that appears on this coupon.

This payment must be received no later than May 1, 2019.

Wells Fargo Home Mortgage PO Box 10394 Des Moines, IA 50306-0394

Part 2 - Payment calculations

You have a shortage of \$31.07. For the past review period, the projected amount of your escrow items was \$3,337.33. For the coming year, the projected amount to be paid from your escrow is \$3,337.33.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

Escrow comparison

	05/16 - 04/17 (Actual)	05/17 - 04/18 (Actual)	05/18 - 03/19 (Actual)	05/19 - 04/20 (Projected)		# of months		New monthly escrow amount
Property taxes	\$2,070.73	\$2,330.07	\$2,332.85	\$2,332.85	÷	12	=	\$194.40
Property insurance	\$929.55	\$982.43	\$1,004.48	\$1,004.48	÷	12	=	\$83.71
Total taxes and insurance	\$3,000.28	\$3,312.50	\$3,337.33	\$3,337.33	÷	12	=	\$278.11
Escrow shortage	\$0.00	\$146.00	\$390.26	\$31.0 7	÷	12	=	\$2.59 ^{**}
Total escrow	\$3,000.28	\$3,458.50	\$3,727.59	\$3,368.40	÷	12	=	\$280.70

^{**}This amount is added to the payment if Option 1 on page 1 is selected.

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance January, 2020	-\$31.07	(Calculated in Part 3 - Escrow account projections table)
Minimum balance for the escrow account -	\$0.00	
Escrow shortage =	-\$31.07	

Part 3 - Escrow account projections

Escrow account projections from May, 2019 to April, 2020

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Apr 2019			Starting balance	\$803.27	\$834.34
May 2019	\$278.11	\$0.00		\$1,081.38	\$1,112.45
Jun 2019	\$278.11	\$0.00		\$1,359.49	\$1,390.56
Jul 2019	\$278.11	\$0.00		\$1,637.60	\$1,668.67
Aug 2019	\$278.11	\$0.00		\$1,915.71	\$1,946.78
Sep 2019	\$278.11	\$0.00		\$2,193.82	\$2,224.89
Oct 2019	\$278.11	\$0.00		\$2,471.93	\$2,503.00
Nov 2019	\$278.11	\$0.00		\$2,750.04	\$2,781.11
Dec 2019	\$278.11	\$2,332.85	ST LOUIS COUNTY (W)	\$695.30	\$726.37
Jan 2020	\$278.11	\$1,004.48	AMERPRISE AUTO HOME INS	-\$31.07	\$0.00
Feb 2020	\$278.11	\$0.00		\$247.04	\$278.11
Mar 2020	\$278.11	\$0.00		\$525.15	\$556.22
Apr 2020	\$278.11	\$0.00		\$803.26	\$834.33
Totals	\$3,337.32	\$3,337.33			

Part 4 - Escrow account history

Escrow account activity from May, 2018 to April, 2019

	Deposits to escrow			Payments from escrow				Escrow balance		
Date	Actual	Projected	Difference	Actual	Projected	Difference	Description	Actual	Projected	Difference
May 2018							Starting Balance	\$175.69	\$828.14	-\$652.45
May 2018	\$0.00	\$276.04	-\$276.04	\$0.00	\$0.00	\$0.00		\$175.69	\$1,104.18	-\$928.49
Jun 2018	\$262.19	\$276.04	-\$13.85	\$0.00	\$0.00	\$0.00		\$437.88	\$1,380.22	-\$942.34
Jul 2018	\$308.56	\$276.04	\$32.52	\$0.00	\$0.00	\$0.00		\$746.44	\$1,656.26	-\$909.82
Aug 2018	\$308.56	\$276.04	\$32.52	\$0.00	\$0.00	\$0.00		\$1,055.00	\$1,932.30	-\$877.30
Sep 2018	\$308.56	\$276.04	\$32.52	\$0.00	\$0.00	\$0.00		\$1,363.56	\$2,208.34	-\$844.78
Oct 2018	\$308.56	\$276.04	\$32.52	\$0.00	\$0.00	\$0.00		\$1,672.12	\$2,484.38	-\$812.26
Nov 2018	\$308.56	\$276.04	\$32.52	\$0.00	\$0.00	\$0.00		\$1,980.68	\$2,760.42	-\$779.74
Dec 2018	\$617.12	\$276.04	\$341.08	\$2,332.85	\$2,330.07	\$2.78	ST LOUIS COUNTY (W)	\$264.95	\$706.39	-\$441.44
Dec 2018	\$0.00	\$0.00	\$0.00	\$1,004.48	\$0.00	\$1,004.48	AMERPRISE AUTO HOME INS	-\$739.53	\$706.39	-\$1,445.92
Jan 2019	\$0.00	\$276.04	-\$276.04	\$0.00	\$982.43	-\$982.43	AMERPRISE AUTO HOME INS	-\$739.53	\$0.00	-\$739.53
Feb 2019	\$617.12	\$276.04	\$341.08	\$0.00	\$0.00	\$0.00		-\$122.41	\$276.04	-\$398.45
Mar 2019 (estimate)	\$617.12	\$276.04	\$341.08	\$0.00	\$0.00	\$0.00		\$494.71	\$552.08	-\$57.37
Apr 2019 (estimate)	\$308.56	\$276.04	\$32.52	\$0.00	\$0.00	\$0.00		\$803.27	\$828.12	-\$24.85
Totals	\$3,964.91	\$3,312.48	\$652.43	\$3,337.33	\$3,312.50	\$24.83				

